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THE PLACE OF THE HIGH SCHOOL IN COMMERCIAL EDUCATION

It is a commonplace that European countries, and especially Germany, have in the last decade been striving with particular earnestness to make their schools perform a function in the training of business men. England, France, and Belgium have perhaps not been overenthusiastic in the attempt, but they have been by no means inactive; and while they have not kept pace with the strides of Germany, it is yet true that each country has made distinct progress. In England, owing to the comparatively backward state of the whole educational system, the problem is particularly difficult. And consequently, so far as day instruction is concerned, only the merest beginnings of an adequate system can at present be discerned. In all of the Continental countries of importance, however, commercial education, both in quality and in quantity, has gone far beyond the elementary stages. Very naturally we look to Germany for the most significant ventures in this new field of educational endeavor, for enterprise in this direction is merely in harmony with the theory of German education. Those who have read Dr. Cooley's highly instructive report on foreign schools are familiar with the general plan and scope of commercial education in Germany. For my present purpose it is sufficient to emphasize one striking difference between the German system and our own. Relatively speaking, no great progress in commercial instruction has been made in the German secondary schools. Training of this kind is provided chiefly in the schools of continuation and of college grade. Of the former there are hundreds. They are everywhere, supplementing the business experience of the youth, as he gets it in actual employment, with thoroughgoing instruction in business affairs. The German continuation school has its counterpart in this country in our evening instruction but is far superior to anything we are able to do here, partly owing to the hold which the business school has on the German youth, and partly because to compel the attendance in day schools of pupils actually engaged in

business has not yet seemed feasible here. It has been my good fortune to visit a number of these commercial continuation schools and in every one of them I found the instruction excellent. They serve great numbers and they serve them well.

More distinctive are the *Handelshochschulen*—institutions of college grade comparable to our university schools of commerce. It would seem that every important city of Germany is bent on having its *Handelshochschule*. Such schools are now to be found in Frankfort, Cologne, Leipzig, Munich, Mannheim, and Berlin, and others are projected. They are partly self-sustaining—tuition fees being charged in all of them—and are partly maintained by governmental aid and by the financial support of commercial bodies. In a general way the courses of instruction are similar to those offered in our university schools of commerce. There, as here, are to be found critics who belittle the possibility of giving academic training in business affairs, but the steady growth of these institutions and the hearty co-operation they win from business men would seem to indicate a genuine success for them.

While adequate provision is thus made in Germany for commercial instruction at the bottom and at the top, it is a striking fact that not much progress has as yet been made in the middle or secondary field of study. There are, of course, some *höhere Handelsschulen* and occasional commercial classes, but in general secondary instruction follows the traditional course. Where it is modernized the modification has been scientific rather than vocational in character. In this country, on the other hand, it is precisely in the secondary field that commercial education has won its greatest success, and where, it seems to me at least, it is to reach its greatest efficiency. Year by year the annual report of the commissioner of education shows striking gains in the number of students of high-school grade pursuing commercial subjects. Even more significant, perhaps, is the establishment in the last few years of special commercial high schools in a number of important cities. New York City has two such schools. Others are to be found in Boston, Philadelphia, Washington, Springfield, Mass., Detroit, Cleveland, and Columbus.

The American high school, with its absolutely free instruction,

often with free supplies as well, and with its doors swinging wide to admit all who have completed the elementary school, has no exact counterpart in Europe. It is a thoroughly democratic institution, whereas schools of similar grade abroad work under limitations which seriously interfere with the democratic ideal. Secondary instruction in this country has made enormous strides in the past decade, and perhaps as never before we are now face to face with the problem of deciding the dominating aims of our middle school. In theory at least it has been determined that the college-preparatory idea shall be cast aside as hopelessly out of date; in practice, however, that idea still has a remarkable hold upon the secondary school. I intend to discuss only the commercial aspect of vocational training in the high schools, and to point out ways and means for realizing proper ideals in secondary commercial instruction.

What are the proper ideals? To begin with, it should be clearly understood that commercial education involves vastly more than familiarity with a few such subjects as arithmetic, book-keeping, stenography, and typewriting. These are of course fundamental and important, but it is a tremendous mistake to ignore the fact that the business world of today demands a much wider range of training than is provided in the old-fashioned business-school curriculum. In other words, the business man of today requires an equipment which goes far beyond the ability to record business transactions. Recorders have their place, of course, but doers have the far more important function. Germany's extraordinary success in building up its foreign trade is due in very large part to the commercial agents who have gone out from the fatherland equipped with a knowledge of a foreign language, conversant with the laws and customs of the foreign country to which they go, with its economic possibilities, and with its particular commercial needs. It is highly desirable that we, too, should be able to have adequate representation for our commercial interests abroad, but even at home there is a big field for young men whose knowledge of business is broad and comprehensive. I am not claiming that the school alone can give such knowledge, but I do contend that an adequate course of study will put the prospec-

tive business man on the right track. I am not arguing for a course of study designed only for those who are likely to be business leaders; there are a vast number of minor positions and a vast number of youths whose capabilities limit them to such positions. What is required is a course of study wisely arranged to meet the needs of the several types of students. Such a course would make ample provision in the first year or two for the sort of training requisite to employment in minor commercial positions. This can be done without sacrificing the necessary continuity in the course for those who carry it to completion.

This brings me to a consideration of what may be properly included in an adequate commercial course for secondary schools. My experience leads me to believe that practically all of the standard secondary subjects, with the exception of ancient languages and, possibly, mathematics, may well be utilized for commercial instruction. But I hasten to say that this is true only if the selection of topics and the method of attack be governed by the dominant aim of the school. In other words, the outlines of courses in the same subject should differ very widely as between the college-preparatory and the commercial divisions. Largely for this reason I would argue for separate commercial secondary schools wherever community conditions are favorable. The day may come when it will be realized that there is a distinct gain for all classes of pupils in following a method of study dominated by practical rather than college-preparatory aims. In my own city there is a decided tendency to reshape the outlines of study for the several subjects with a view to making them more practical. We of the High School of Commerce have naturally been gratified to note a gradual approximation to our own scheme of studies in a number of the items of the curriculum on the part of our sister schools of the metropolis. If this were generally and adequately done there would of course be less need for the separate special school.

An adequate secondary commercial course, as has already been implied, will embrace such subjects as English, modern languages, history, science, and art as well as the more technical subjects of bookkeeping, stenography, typewriting, and commercial law. It will also give an important place to the study of economics, a subject

comparatively new in the secondary curriculum but destined to prove, I feel confident, an exceedingly valuable instrument of secondary training and indispensable in a satisfactory commercial course. It is, however, in the special treatment of these subjects that their commercial value is to be realized. The English instruction of the commercial course will not be hampered by college-entrance requirements, but will follow a simple, rational plan with due regard to the interest of the student. It will include such matters as letter-writing with drill on ordinary business idioms; the composition of telegrams; the writing and answering of advertisements; oral and written reports on commercial topics; the preparation of a comprehensive and careful discussion of some particular line of business. Nor will training in effective oral expression be neglected. The power of concise and persuasive speech is of much moment to the business man.

In history the emphasis will be shifted from political and military matters to economic and commercial phases. Fortunately the new school of textbook writers are giving us suitable material to work with. In addition excellent special books are now available. Civics in the commercial school will be a first-hand study of the government as it actually affects the student and will not overmuch concern itself with governmental forms and constitutions. It will emphasize the study of municipal activities and acquaint the students with the business aspects of his own local government. For the last half-decade we have been giving to first-year students in the New York High School of Commerce a course in the government of the city which to my mind far outweighs in value the usual course in civics which concerns itself with a broad outline of government, federal and state. The latter we do not neglect, but we associate it with the study of American history and reserve it for the mature students. The National Municipal League has been carrying on a campaign for a number of years to secure a place in the high-school curriculum for a course in municipal activities and its work is beginning to bear fruit.

In European commercial schools the study of foreign languages is a conspicuous feature of the program, two and often three such languages being included. There is special need for such instruction

abroad where different nationalities crowd close upon one another—international commerce being to them very much what interstate commerce is to us. Obviously no such urgent reasons for emphasizing modern languages exist on this side. Nevertheless a well-rounded commercial course will not neglect language instruction. Apart from their disciplinary and cultural values, the modern languages have a distinctly practical bearing on business life through the opportunities they afford the student of securing an intimate acquaintance with the commercial activities of foreign countries. The social and business customs of the several countries, their imports and exports, their commercial relations with us and with one another, may all be studied now in books well adapted to secondary instruction. Experience shows that four years of the study of one foreign language, with a view to securing facility in its conversational use, can be relied upon to insure a fair degree of fluency in speech. A mere reading knowledge is not sufficient for the commercial graduate who can well dispense with some of the niceties of modern-language study for an equipment of immediate importance to him. Naturally Spanish should be one of the modern languages taught, though I must confess that the opportunities for young men well trained in Spanish have seemingly been overestimated. A goodly number of our young men have secured places through their knowledge of Spanish but relatively satisfactory openings in Spanish-American trade have not been what might reasonably have been expected.

Science has been rather generally disregarded in the typical commercial course and yet the modern industrial world touches science at every turn. One great difficulty with science teaching in the secondary school has been that it has been too scientific. We have really had carefully developed logical courses of the college trimmed down to the secondary requirements. The secondary school and particularly the commercial secondary school should work out its own problem in its own way. Its aim clearly should not be to turn out scientists. That is impossible. It should introduce the student to an interesting field of work where he will acquire a distinct method of study involving doing and seeing things for himself and drawing conclusions at first hand. The

peculiar commercial value of such studies as biology and chemistry hardly require statement. Biology, for instance, may be utilized to introduce the student to the raw materials of commerce, their production, growth, and relative values. Topics such as sanitation, prevention of disease, conservation of natural resources, sources of raw materials, plant and animal breeding, development of natural products will form the staple of instruction. In the study of seeds, for instance, the pupil is led to make a classification of all seeds that are of commercial importance. He investigates the method of seed selection for planting, and the relation structure, germination, and efficiency have to the production of good crops and large yields. Then will follow the study of ploughs, harrows, cultivators, as instruments for preparing the soil, and of machines and methods employed in the harvesting of crops. This gives the pupil a meaningful glimpse into the great field of agriculture. Finally comes the study of the milling of the grain and the distribution of the product as a food supply. The student will learn that the findings of biology have a distinct bearing upon commercial processes, that all industries which concern plant or animal production are developed only as progress is made in biological research, and that the method of experiment is the only way in which real progress can be secured.

Chemistry offers interesting possibilities for commercial and industrial application in the study of processes and materials. Obviously the outline of study in biology and chemistry in the commercial course will show wide divergences from the outline usually followed in the general high school. Commercial knowledge will be the primary aim and the purely scientific will be the by-product. In New York City and other centers there is a decided tendency to modify the teaching of science in the direction I have indicated.

Today one of the chief items in the cost of producing a staple article is the expense of advertising it. The business world spends enormous sums to attract and secure customers, and, in doing so, makes use of many avenues of publicity. Note the numerous advertisements appearing in magazines and other publications, and observe the artistic care evidenced in their presentation. Not only are the illustrations well drawn and attractive, but the lettering

and arrangement of descriptive matter are also in the best of taste. Clearly here is a hint for the drawing department of a commercial school, whose business it should be to develop a course of study centering about artistic lettering and advertising design. Hundreds of articles of commerce today owe a great part of their value to their artistic advertisement, and if only for the refinement of taste which it cultivates, the study of drawing in the business school would have a distinct commercial value.

It is hardly necessary for me to dwell upon such subjects as may be classed under the head of business technique—arithmetic, penmanship, accounts, stenography, typewriting, and business law—for clearly their place in the commercial curriculum is obvious and well assured. Because of their immediate practical importance they must receive adequate time and attention throughout the course. The commercial graduate properly trained in stenography and typewriting has a distinct advantage. While it is not desirable for a capable young man to settle down to stenography and typewriting as a permanent occupation, our experience has shown that training in stenography furnishes a stepping-stone to more important business positions. One of our graduates recently wrote me on the point. He says: “Starting out, the graduate should get his first years of training in a stenographic position. This gives him an insight into the work of the inner office, and I have found from present experience and from conversations with other commerce boys that the average employer is only too glad to advance to higher positions the stenographer who shows that he is above the job.” I have in mind now a large number of instances which support this statement, though of course it should be remembered that a well-equipped commercial graduate has abundant opportunity in other directions.

There remains for consideration the subject whose rare value for commercial training has been tardily realized—economics. Even our best secondary commercial schools have as yet failed to utilize to the full the possibilities of this subject. Generally speaking, only piecemeal courses of customary college type are offered, when what is needed is a thoroughly graded course, continued through several years. It may well be that some other branches of study may have

to yield a place to this new subject. I do not think it would require a great deal of argument to show that mathematics, for instance, has less to offer the intending business man than has economics. The refinements of economic theory will, of course, find little place in the secondary course. The work should be concrete throughout and closely related to the practical side of business training. It should give much attention to what might be called economic geography. I am well aware that the so-called commercial geography, as it is usually taught, is comparatively valueless. It is of little consequence for a student to acquire a lot of facts from a textbook about the statistics of trade. They are soon forgotten and contribute very little toward business training.

As typical of the sort of economic work I have in mind, I would cite the course we give to first-year students in our school, as described in a statement prepared by the head of our economics department. It is grouped around two main ideas—New York as a manufacturing city and New York as a commercial city. We begin with a report on the occupations of the boy's family, his friends, and his neighbors, and a study of the industrial life on his block. The student is given the problem of classifying the occupations and grouping the workers according to his classifications. He is then required to study and express graphically the figures from the United States census and the state census for gainful occupations in the United States, New York state, New York City, and Manhattan and Bronx boroughs. Then he combines the figures collected by the boys of his section (40) and his class (500). The results show, of course, that the manufacturing and mechanical pursuits and trade and transportation are the great groups of city industries.

We take manufacturing first as being most interesting to the boy, and we begin the study of the problem of the manufacturer from a table specially prepared by us from the census report on the concentration of important manufactures in forty-seven cities. The problem is formulated as the assembling of raw material, power, labor, and capital at a place convenient to the manufacturer's market. Each of these factors is studied in detail. The following are some of the topics discussed under labor: population;

its composition, its growth from immigration, from migration, and from excess of births over deaths; the effect of an increase from each source upon the efficiency of the workers of the city; the location and distribution of the labor force throughout the city; the effect of the sanitary regulations of the Board of Health and housing regulations of the Tenement House Department, etc., the systems of employment; why the help, handicraft, and domestic systems still survive in this city; the important manufactures of this city, together with the kind of labor they use, and how the labor supply has affected them; what manufactures are leaving the city on account of the labor; what manufactures are coming in because of an abundant supply of cheap labor; the distribution of manufactures throughout Manhattan and the greater city, and how this distribution is related to the distribution of labor; how transportation improvements modify this distribution, etc. In a similar way are treated the problem of a supply of power, of a supply of capital, of a supply of raw material, and of access to a market. The natural advantages New York has for commerce—its harbors, its inland waterways, its situation, and its hinterland with its products—is the first topic taken up in the second half-term. The improvements of these natural advantages and the sharing of the work of improvement on the high seas, throughout the hinterland and in the harbor by the national, state, and city governments, respectively, is the second topic. The general idea of a great seaport that the boys formulate from a study of the great ports of the world is that it is favorably situated on the coast where it can draw unto itself the products of the near hinterland and distribute them over the world, and that it gathers together the products of the lands beyond the seas, and distributes them over the near and far hinterland. These topics are worked out in detail like that of the labor supply, already described. The course is concluded with a simple outline of the work of banks, trust companies, and stock exchanges in supplying the necessary capital for manufacture and for trade.

The boy has now secured a generalized and systematic view of the trade and manufactures of his city and has obtained a fund of detailed and specific information about the part he and his neigh-

borhood play in making New York a great city. The boy is studying an economic unity, the metropolitan district, and he is comparing it, whenever possible, with the United States and the world. He has learned to use statistics compiled by others and he has helped compile some of his own. His generalizations are economic generalizations, he has learned to formulate economic principles, and he has observed the operation of economic laws. We believe that this study has supplied him for his future study of economics with a concrete background, which will be filled out in the later years of the course by the study of his civic environment and his more formal study of commercial geography of the United States and of the world.

This method of beginning economics can be applied in almost every school. The local economic unit will furnish all the material that the teacher can utilize. It means work for the instructor, but the trained and enthusiastic teacher will find the task full of interest to himself and to the pupils.

Following upon the study of the city comes a similar study of New York state. The chief extractive industries are considered—farming, fruit-growing, lumbering, mining, etc.—and later the most important manufactures and the transportation and banking facilities. After this study of local commercial geography, the student is ready to go on to a consideration of the economic geography of the United States, taking up such topics as physiographic regions and conditions, location and distribution of manufactures, marketing, transportation, exports and imports. He will be called upon to make a careful study of some one particular topic, using material to be found in governmental reports. This particular work is scheduled for the second year. In the third year he will make a careful study of the principal countries having commercial relations with the United States.

The study of economic geography gives the pupil an excellent preparation for the short course in economic theory prescribed for the first half of the fourth year. By way of concluding the work the final half-year is devoted to the trust problem or corporation finance and the money and banking questions. That high-school seniors can do intelligent and profitable work of this character I

think has been clearly demonstrated. Perhaps no other subject is comparable to economics in the inspiration it gives the student to go on with his studies after the secondary-school days are over. I find our graduates practically unanimous in testifying to the great practical value of the economics course pursued by them.

So much for the course of study. Of exceeding importance is the method of teaching. There must be a careful avoidance of the tendency to make commercial training merely or largely informational. The teacher in a commercial school who does not consistently employ the problem method in instruction, who does not strive for and secure real thinking, may be doing something interesting but he is not training business men.

Much might be said with reference to certain auxiliary features of the work of a commercial school—its relation to business organizations and business men; its study of vocational opportunities, and its touch with its graduates in the business world. During the past few months we have gathered a mass of interesting information from such of our graduates as we could reach, touching upon the character of the work they are now doing, their progress since graduation, and the scope and quality of their school preparations as tested by their actual experiences in business. Our most helpful critics are not the business men, but our own graduates, who are able to speak definitely of the strength or weakness of the courses prescribed in the commercial curriculum.

In conclusion I would say that the commercial school ought not to limit its activity to day instruction. In every city there are hundreds of young men who would profit immensely by the opportunity of securing instruction in evening courses. Many of these have been day students who were obliged, through necessity, to cut short their school career. Many are graduates of general high schools and colleges, who would gladly add to their business equipment. Perhaps the day may come when the commercial school may be able to give continuation courses, as is done abroad—say from four to six in the afternoon. If employers could be made to see the advantages of this arrangement, the way would be easy. In this direction some attempt at least should be made to widen the usefulness of the commercial school.

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